

- (B)
- obtained from the loan applicant and information about the loan applicant from said at least one database to provide an underwriting result;
- vi. based on the underwriting result, determine in real time and without human assistance if the loan applicant's requested loan is approved; and
  - vii. if the requested loan is approved and accepted by the loan applicant, automatically direct issuance of proceeds for the loan as requested by the loan applicant in real time.
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Attached is a marked-up version of the amendments made to the application by the current response. The attachment is captioned "VERSION WITH MARKINGS TO SHOW CHANGES MADE."

### REMARKS

#### Abstract

Applicant has replaced the Abstract of the Disclosure so that it is under 150 words in length. However, Applicant considers the original Abstract of the Disclosure to be part of the original application's teachings and part of the disclosure with respect to 35 U.S.C. § 112.

#### Claim Objections

The Patent Office objected to claims 65, 76, and 89 for certain informalities.

Claim 65 has been amended by Applicant so that sub-elements (v) and (vii) are renumbered to sub-elements (iv) and (v), respectively. This amendment is made to correct a typographical error and is not made for any reasons of patentability.

Claim 76 is amended by Applicant so that sub section iii is amended to read "information from at least one database relevant to the applicant's identity." (underlining added). This amendment is made to correct a typographical error and is not made for any reasons of patentability.

Claim 88 and 89 are identical. Applicant has canceled claim 89 to prosecute the subject matter contained therein in claim 88. The cancellation of claim 89 is not made for any reasons of patentability.

### Claim Rejections Under 35 U.S.C. § 112

The Patent Office rejected claims 66-75 as not providing antecedent basis for the term "automatic loan processing system" in the preamble such claims. Applicant herein amends claims 66-75 to change the term "automatic loan processing system" to "loan processing system" consistent with independent claim 65 from which claims 66-75 depend. This amendment is being made to correct a typographical error and is not made for any reasons of patentability.

### Obviousness-Type Double Patenting Rejection

The Patent Office rejected claims 65, 76, 82 and 95 under the judicially created doctrine of obviousness type double patenting as being unpatentable over claims 1, 13, 19 and 26 of co-pending Application No. 90/005,311. Applicant submits herein a terminal disclaimer claims 65, 76 82, and 95 of the present application with respect to co-pending Application No. 90/005,311. Therefore, this double patenting rejection must be removed.

The Patent Office also rejected claims 66-65, 77-81 and 83-94 under the judicially created doctrine of obviousness type double patenting as being unpatentable over claims 1-28 of U.S. Patent No. 5,870,721 to Norris ("Norris"). Applicant herein provides with this response a terminal disclaimer for claims 66-65, 77-81 and 83-94 of the present application with respect to Norris. Therefore, this double patenting rejection must be removed.

The amendments herein place the present application in condition for allowance, and the undersigned attorney request that a Notice of Allowance be issued by the Patent Office.

Respectfully submitted,

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

In these claims:

65. (Once Amended) A loan processing system providing real time loan processing over a communication network from at a remote interface, said loan processing system comprising:
- a. a data processing system with associated memory having underwriting criteria bearing on the ability and willingness of a loan applicant to repay a loan based on prescribed data obtained from the loan applicant and information about the loan applicant from at least one database containing information about the loan applicant relevant to the ability and willingness of the loan applicant to repay a loan;
  - b. a communication interface associated with said data processing system and adapted to interface with a communication network to facilitate communications with a remote applicant interface and access at least one database;
  - c. without human assistance, said data processing system adapted to:
    - i. receive the data from the loan applicant via the remote applicant interface;
    - ii. access the at least one database for information relevant to the loan applicant's identity and for information relevant to the loan applicant's ability and willingness to repay the loan;
    - iii. compare certain of the information received from the loan applicant and certain of the information received from said at least one database relevant to the applicant's ability and willingness to repay the loan with said underwriting criteria to provide an underwriting result;
    - iv [v]. based on the underwriting result, determine in real time and without human assistance if the loan applicant's requested loan is approved; and
    - v [vii]. if the requested loan is approved and accepted by the loan applicant, automatically direct issuance of proceeds for the loan as requested by the loan applicant in real time.

66. (Once Amended) The [automatic] loan processing system of claim 65 wherein said communication interface is further adapted to electronically deliver loan documentation to the applicant.
67. (Once Amended) The [automatic] loan processing system of claim 65 wherein said data processing system is further adapted to verify the loan applicant's identity by comparing certain of the information received from the loan applicant with information received from at least one database relevant to the applicant's identity.
68. (Once Amended) The [automatic] loan processing system of claim 65 wherein said data processing system is further adapted to issue the proceeds by effecting an electronic funds transfer of an approved loan amount from the lending institution's account to a designated account.
69. (Once Amended) The [automatic] loan processing system of claim 65 wherein said data processing system is further adapted to issue the proceeds by effecting printing of a check.
70. (Once Amended) The [automatic] loan processing system of claim 65 wherein said data processing system is further adapted to issue the proceeds by effecting printing of a check at the remote interface.
71. (Once Amended) The [automatic] loan processing system of claim 65 wherein said data processing system is further adapted to periodically effect an electronic funds transfer of an approved payment amount from the applicant's account to the lending institution's account for automatic repayment.
72. (Once Amended) The [automatic] loan processing system of claim 65 wherein the at least one database includes credit bureau information relating to the applicant.

73. (Once Amended) The [automatic] loan processing system of claim 65 wherein said data processing system is configured to electronically transmit an image of a loan agreement to the remote applicant interface for display on said display.
74. (Once Amended) The [automatic] loan processing system of claim 65 wherein said data processing system is adapted to receive an electronic signature from the applicant via the remote interface.
75. (Once Amended) The [automatic] loan processing system of claim 65 wherein said data processing system is adapted to transfer an electronic image of documents scanned at the remote interface.
76. (Once Amended) An automatic loan processing system providing real time loan processing over a communication network from at a remote interface, said loan processing system comprising:
- a. a data processing system with associated memory having underwriting criteria bearing on the ability and willingness of a loan applicant to repay a loan based on prescribed data obtained from the loan applicant and information about the loan applicant from at least one database containing information about the loan applicant relevant to the ability and willingness of the loan applicant to repay a loan; and
  - b. a communication interface associated with said data processing system and adapted to interface with a communication network to facilitate communications with a remote applicant interface and access at least one database;
  - c. without human assistance, said data processing system adapted to:
    - i. receive the data from the loan applicant via the applicant interface;
    - ii. access information for the loan applicant in said at least one database;
    - iii. verify the loan applicant's identity by comparing certain of the information received from the loan applicant with certain of the information received from at least one database relevant to the applicant's identity;
    - iv. receive the information about the loan applicant relevant to the ability and willingness of the applicant to repay the loan;

- v. compare certain of the information received from the loan applicant and about the loan applicant with said underwriting criteria bearing on the ability and willingness of a loan applicant to repay a loan based on prescribed data obtained from the loan applicant and information about the loan applicant from said at least one database to provide an underwriting result;
- vi. based on the underwriting result, determine in real time and without human assistance if the loan applicant's requested loan is approved; and
- vii. if the requested loan is approved and accepted by the loan applicant, automatically direct issuance of proceeds for the loan as requested by the loan applicant in real time.